

GOVERNOR ARNOLD SCHWARZENEGGER  
PRESENTS

**LOCKING UP THE EVIL TWIN**



**A SUMMIT ON IDENTITY THEFT SOLUTIONS**

CONFERENCE GUIDE

MARCH 1, 2005

SACRAMENTO CONVENTION CENTER  
SACRAMENTO, CALIFORNIA

**CALIFORNIA DISTRICT ATTORNEYS ASSOCIATION**

STATE AND CONSUMER SERVICES AGENCY • CALIFORNIA DEPARTMENT OF CONSUMER AFFAIRS • OFFICE OF PRIVACY PROTECTION



GOVERNOR ARNOLD SCHWARZENEGGER

MARCH 1, 2005

Dear Summit Attendees:

On behalf of all Californians, I am pleased to welcome you to California's first SUMMIT ON IDENTITY THEFT SOLUTIONS: LOCKING UP THE EVIL TWIN.

As a leader in privacy protection, California continues to pursue new ways to stem identity theft crimes that victimize our citizens, businesses and government. We must take collective and aggressive action to prevent these crimes and make our state a safer place to live and raise families.

This Summit brings together experts from law enforcement, government, business and consumer organizations. Working together, we will develop better methods for fighting identity theft by clarifying major obstacles to prosecution and proposing solutions to help investigators and prosecutors enforce our laws and bring identity thieves to justice.

Thank you for helping us confront this important issue. Together we will work toward solving the problem of identity theft. Your work represents a great step forward.

Sincerely,

A handwritten signature in black ink, reading "Arnold Schwarzenegger".

GOVERNOR ARNOLD SCHWARZENEGGER



MARCH 1, 2005

Dear Summit Attendees:

IDENTITY THEFT CAN HAPPEN TO ANYONE, TO THE YOUNG AND TO SENIORS, TO MOVIE STARS AND SPORTS FIGURES; IT CAN HAPPEN TO YOU. RECENTLY THE FEDERAL TRADE COMMISSION ANNOUNCED THAT IDENTITY THEFT IS THE NUMBER ONE CONSUMER FRAUD COMPLAINT FOR THE FIFTH YEAR IN A ROW. MORE THAN NINE MILLION PEOPLE WERE IDENTITY THEFT VICTIMS IN 2004, INCLUDING A MILLION CALIFORNIANS.

Identity theft is a crime that crosses jurisdictional boundaries. No single local resource alone can fight identity theft. It takes a team effort, which is why we have convened today to seek solutions to this growing crime. Today you will hear from people who are part of that team – from law enforcement, government, the business community and consumer organizations.

I want to thank all of the speakers who are sharing their expertise and experience with us today. I especially want to acknowledge the dedication and hard work of the California District Attorneys Association in hosting this event. It would not have been possible without them. I am also very grateful for the assistance of the other members of the Summit Advisory Committee: the California Bankers Association, the California Chamber of Commerce, the California Retailers Association, the Government Technology Conference, the Victim Compensation and Government Claims Board, and the State Chief Information Officer.

This Summit is an opportunity for us to learn from the information presented. I look forward to the ongoing effort and to the commitments forged today to fight identity theft.

Sincerely,

CHARLENE ZETTEL

*Director*

*Department of Consumer Affairs*



## THANK YOU

THE CALIFORNIA DISTRICT ATTORNEYS ASSOCIATION WOULD LIKE TO THANK  
THE FOLLOWING SPONSORS FOR THEIR SUPPORT OF THIS EVENT.

**GOLD SPONSOR**

CALIFORNIA BANKERS ASSOCIATION

[www.cba.org](http://www.cba.org)

Established more than 110 years ago, the California Bankers Association (CBA) is one of the largest state banking trade associations in the country. CBA leads the way in developing relevant educational and legislative solutions to some of California's more pressing financial and banking issues, identity theft, financial empowerment, financial privacy, and financial elder abuse. CBA's membership includes more than 300 of California's commercial, industrial and community banks and savings associations.

**SILVER SPONSOR**

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Association

CALIFORNIA MOTOR CAR DEALERS ASSOCIATION

[www.cmcd.org](http://www.cmcd.org)

The California Motor Car Dealers Association (CMCDA), based in Sacramento, is a statewide trade association that represents the interests of more than 1,400 franchised new car dealer members. CMCDA members are primarily engaged in the retail sale and lease of new vehicles, and also engage in automotive service, repair and part sales. CMCDA promotes fair and ethical business practices through a wide range of educational programs and services.

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TRUSTe

[www.truste.org](http://www.truste.org)

TRUSTe, the online privacy certification and seal program, is an independent, nonprofit organization dedicated to enabling individuals and organizations to establish trusting relationships based on respect for personal identity and information in the evolving

networked world. Its seal programs are considered Safe Harbors for the Children's Online Privacy Protection Act (COPPA) and the EU Safe Harbor Framework. Today, TRUSTe maintains the largest privacy seal program with more than 1,400 Web sites certified throughout the world including AOL, Microsoft, IBM, Intuit and The New York Times. TRUSTe's mission extends standards, certification and oversight into email with Bonded Sender and wireless with the Wireless Advisory Committee.

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## NEC

NEC Solutions America

NEC SOLUTIONS AMERICA

[www.necam.com](http://www.necam.com)

NEC Solutions (America), Inc. is a premier provider of integrated solutions for the Connected Enterprise in North America. As an affiliate of NEC Corporation (NASDAQ: NIPNY), NEC Solutions America taps into a global resource network to help clients leverage technology to achieve a competitive edge. From corporate performance management and biometric security solutions to digital cinema and in-theatre advertising systems, visual displays and server solutions, the expertise is delivered with the personal attention needed to address individual situations.

**LUNCH AND EXPO SPONSOR**

CALIFORNIA ASSOCIATION OF MORTGAGE BROKERS

[www.cambweb.org](http://www.cambweb.org)

The California Association of Mortgage Brokers promotes the highest standards of professional and ethical conduct, among which are expert knowledge, accountability, fair dealing, and service to our clients and our community. The Association provides education, legislative and regulatory representation, and public relations for its membership and the mortgage industry, while serving as a forum for the development of common business interests.

## Keynote Speaker



### JAN SCULLY, *Sacramento County District Attorney*

Jan Scully, a Sacramento native, began her legal career as a Deputy District Attorney in the Sacramento County District Attorney's Office. Scully was first elected District Attorney in November 1994 and is now serving her third term. From the beginning, she has been interested in issues that are sensitive to the needs of victims, and was the chairperson of the California District Attorney Association's Victim Rights Committee. She established a Citizens Cabinet, a group of community leaders that serves as an advisory and sounding board to Jan on matters of policies and programs, and the District Attorney Multi-cultural Community Council, a council of community leaders from Sacramento's diverse communities to help bridge the gap between their communities and the criminal justice system. In 2002, with the assistance of the Council, she started the Citizens Academy, a 10-week program for community activists that tackles such issues as racial profiling and investigations of police misconduct. Under her leadership, the District Attorney's Office set up the county's first Domestic Violence Multidisciplinary Death Review Team and the first-in-the-nation Elder Death Interdisciplinary Review Team.

Presently, Scully is the first vice-president of the California District Attorneys Association, the co-chair of the Greater Sacramento Area Task Force on Hate Crimes, chairs the Sacramento County Domestic Violence Coordinating Council, and serves on the boards of several community organizations. She has been recognized for her leadership by numerous community awards, including the "Woman of the Year" award from the California Legislature.

## Emcee



### STEVE SWATT *Senior Counselor, Porter Novelli Sacramento*

As a Senior Counselor in the Sacramento office of Porter Novelli, a full-service public relations/public affairs firm., Swatt specializes in media relations and has managed media efforts for numerous statewide initiative campaigns. Prior to joining Porter Novelli, Steve served as an award-winning political reporter for KCRA, Sacramento's NBC affiliate. He also contributed to NBC Nightly News, the Today Show and various PBS political and public affairs programs. Before joining KCRA, Steve was a reporter for the San Francisco Examiner and later for the Los Angeles Bureau of United Press International. In his 23-year broadcasting career, Steve covered every major ballot proposition, presidential and gubernatorial campaign and ten presidential nominating conventions. Steve has authored numerous articles in political publications and continues to provide political analysis for KCRA on an ongoing basis. In addition, Steve has been a member of the faculty at Cal State University, Sacramento.

## Introductions



FRED AGUIAR  
*Secretary, State and Consumer  
Services Agency*



SUNNE WRIGHT McPEAK  
*Secretary, Business, Transportation  
& Housing Agency*



DAVID PAULSON  
*President, California District  
Attorneys Association  
Solano County District Attorney*

## Speakers: BUSINESS PANEL



### **MODERATOR**

**HOWARD GOULD**

*California Commissioner of Financial Institutions*

Howard Gould was appointed Commissioner of Financial Institutions of the State of California by Governor Arnold

Schwarzenegger in 2004. Earlier in Gould's banking career, he held the similar position of Superintendent of Banks during the Administration of Governor George Deukmejian. From 1992 to 2002, Gould served as Vice Chairman, Chief Operating Officer and Board member for United California Bank (UCB) and Sanwa Bank. In 2001, on behalf of his Japanese parent bank, Mr. Gould engineered the sale of UCB to BNPParibas and merged UCB into Bank of the West. Following the merger, he served as Vice Chairman of Bank of the West. Gould has served on the Board of Directors of numerous public and private organizations including chair of the Pacific Coast Banking School, the California Community Reinvestment Board, the Los Angeles Public Library Foundation, the Bowers Museum of Cultural Art, and the Starbright Foundation.



### **RONNI BURNS**

*Senior Vice President, Director, Business Practices Citi Cards*

Ronni Burns is a Senior Vice President and the Director of Business Practices for Citi Cards. She is

currently the spokesperson for the Citi Identity Theft Solutions initiative. Formerly, Ronni was the Director of Sales Strategy for Citi Cards with responsibility for all areas relating to the customer experience. Ronni has had many years of experience in the financial services industry both as a consultant and a manager, with a focus on sales, training, communications and marketing. In addition to her experience at Citibank, Ronni was responsible for marketing and wholesaling Limited Partnerships in a major eastern region for Citigroup's Salomon Smith Barney. She has also been a consultant to many financial services organizations such as Merrill Lynch, PaineWebber, Raymond James, Fidelity and AG Edwards. She holds Bachelors and Masters degrees from the University of Pennsylvania and a Masters from the University of Connecticut in Communication Science.



### **LAUREL B. KAMEN**

*Vice President, Government and Consumer Affairs, American Express Company*

Mrs. Kamen is responsible for legislative and regulatory activities in the areas of

Telecommunications, Postal, Travel and Tourism, and workplace issues for American Express. As head of the Consumer Affairs group for the Company, she provides a key linkage on public policy issues and develops strategies responsive to the Company's businesses. With American Express since 1975, Mrs. Kamen has held a variety of positions in operations and human resources, including Director, Employee Relations. Prior to joining American Express, Mrs. Kamen

worked for Bloomingdales, United Airlines, and U.S. Steel. She also taught English at Grand Valley State University in Allendale, Michigan. Mrs. Kamen attended Syracuse University and Grand Valley State University, where she earned a B.A. in English with high honors. She received an M.A. in Management Development from The New School for Social Research. She is married to Albert J. Kamen, has one child and lives in Washington, D.C.

### **GARY REYNOLDS**

*Senior Vice President, Director of Financial Crime Investigations, Wells Fargo Bank*

Reynolds is responsible for a team of 50+ professionals who investigate all aspects of financial and electronic crimes committed against Wells Fargo & Company, including counterfeit checks, forged endorsements, identity theft, altered checks, wire transfer, kiting, ATM fraud, credit/debit card fraud, online bank fraud, Nigerian advance-fee frauds and high-tech investigations. He also directs the activities of the Executive Protection team and represents Corporate Security as the relationship manager to the Wells Fargo international offshore management team. Previously he worked in security with Wells Fargo and Citibank. He has 20 years of law enforcement experience, concentrated in white collar, computer and major fraud investigations. He holds a B.A. in Public Service Management from the University of Redlands.

### **TOM SULLIVAN**

*Director, Merchant Risk Council; Director of e-Commerce Risk, Expedia*

As Director of eCommerce Risk, Tom Sullivan is responsible for leading the risk analysis, fraud prevention, investigations, and credit card services functions for the travel division of InterActiveCorp, which includes Expedia, Hotels.com, Hotwire.com and Interval International. His team of professionals manages risk for websites in numerous countries throughout North America, Europe, and Asia, with gross sales totaling more than \$12B. Mr. Sullivan came to Expedia in 2000 following 10 years at Microsoft overseeing their Corporate Security department. Mr. Sullivan is a founding member of the Merchant Risk Council and currently holds a board position for that organization.

## Speakers: GOVERNMENT PANEL



### **MODERATOR**

**SENATOR DEBRA BOWEN**

*Democrat – Redondo Beach*

Born in Rockford, Illinois, Bowen graduated from Michigan State University in 1976 and earned her law degree from the University of Virginia in 1979. In 1984, she started a

California law firm specializing in small business start-ups, tax law, land use, and environmental issues. In 1992, Bowen was elected to represent the 53rd Assembly District and served six years in the Assembly before being elected to represent the 28th Senate District in 1998. In 2001, Bowen authored a ground-breaking identity theft prevention law, SB 168, which required businesses to stop using Social Security numbers as public identifiers and – for the first time ever – gave people the right to freeze access to their credit reports to keep identity thieves from being approved for loans, credit cards, and services under their



name. Bowen's SB 25 from 2003 expanded the Social Security number confidentiality laws to government agencies and public colleges and universities, which had been putting students at risk by using the SSN as a student ID number.



**PATRICK HENNING**

*Director, Employment Development Department*

Governor Schwarzenegger appointed Patrick Henning as Director of the Employment Development Department on November 9, 2004. Henning has more than 34 years experience in the field of labor relations and labor law, serving for the past 17 years as the key labor policy consultant to the California Legislature. Most recently, Henning served as the staff director of the Senate Labor and Industrial Relations Committee. The Senate committee's jurisdiction covers the wages, hours, working conditions, benefits and special labor relations affecting over 17 million workers and 900,000 employers. From 1981 to 1982, Henning was California's State Labor Commissioner. He also served as a member of the Agricultural Labor Relations Board, regulating labor relations in that industry until 1988. As a labor union representative from 1970 to 1981, Henning served as union organizer and contract negotiator in various parts of the country for the Service Employees International Union, the Hotel and Restaurant Employees Union, and Local 12 of the International Union of Operating Engineers in Los Angeles. For the last 23 years he has been an active member of Local 12.



**WILLIAM P. WOOD**

*Acting California Corporations Commissioner and Chief Executive Officer of the Department of Corporations*

Wood was appointed by Governor Schwarzenegger in 2003. He also sits on several boards and advisory bodies, including the California Industrial Development Finance Advisory Commission. He previously served as Chief Counsel to the Secretary of State, where he was directly responsible for legal and policy matters in two major areas, elections and the business programs division. He directed the agency's legal strategy and litigation management in all cases in state and federal courts, including the defense of California's Open Primary before the United States Supreme Court. In addition, Wood has served on the senior staff of the California District Attorneys Association and as a Deputy District Attorney in Sacramento County, handling misdemeanor and felony cases, including multi-defendant trials. He is a graduate of Middlebury College and the University of the Pacific's McGeorge School of Law.



**JOANNE McNABB,**  
*Chief, Office of Privacy Protection  
California Department of Consumer Affairs*

Joanne McNabb is Chief of the Office of Privacy Protection. Created by legislation in 2001, the first-in-the-nation Office is a resource and advocate on identity theft and other privacy issues. In addition to providing information and education for consumers, the Office also publishes privacy practice recommendations for business and other organizations. Before starting up the Office of Privacy Protection, McNabb had over 20 years

experience in public affairs and marketing, in both the public and private sectors, including five years with an international marketing company in France. McNabb attended Occidental College and holds a master's degree in Medieval Literature from the University of California, Davis.

**SYLVIA KUNDIG, Staff Attorney, Western Region, Federal Trade Commission**

Kundig has been a staff attorney in the FTC's San Francisco office since 1988. For the last seven years her practice has focused on antitrust enforcement in the health care sector, with an emphasis on physician organizations. Most recently, she was on the FTC team litigating against California Pacific Medical Center, dba Brown and Toland Medical Group. Kundig also successfully negotiated the FTC's consent with Obstetrics & Gynecology Medical Corporation of Napa Valley and co-authored the article Measuring Physician Services' Markets, which appears in the Fall 2002 issue of the ABA's Antitrust Healthcare Chronicle. Previously, Ms. Kundig's practice focused on the FTC's consumer protection mission. Before coming to the FTC, Ms. Kundig was a staff attorney with the Ninth Circuit Court of Appeals.

## Speakers: CONSUMER PANEL



**MODERATOR**

**CHARLENE ZETTEL**  
*Director, California Department of  
Consumer Affairs*

Charlene Zettel was appointed in March 2004 by Governor Arnold Schwarzenegger, in recognition of her distinguished career in public service.

Among the highlights: She was the first Republican Latina elected to the state legislature, serving two terms in the Assembly. Zettel worked tirelessly with senior citizen advocates, district attorneys and law enforcement to champion laws protecting seniors. She also sought to protect children with "Oliver's Law," which provided parents with critical information about licensed day care providers, and AB 1789, which enhanced penalties for child abusers.

Zettel has served the people of California in many other capacities. She is currently a member of the board of directors of the San Diego and Imperial Counties Chapter of the Red Cross.

Raised in Los Angeles, she received a Bachelor of Science degree in dental hygiene from the University of Southern California School of Dentistry, and practiced for 20 years.



**ROBIN FIFIELD**  
*Identity Theft Victim*

Robin Fifield has over 20 years experience in the Hospitality/Travel Industries, building global relationships on behalf of Anaheim Hoteliers bringing international visitors to the destination. She is the mother of three children and has been a past recipient of the California PTA's Honorary Service Award. In 2003, Robin's life dramatically changed

when her daughter's identity was stolen. "Having been a victim of identity theft, I was all too aware of the toll this would have on my emotions. My daughter's situation, however, was much more invasive and it left no time to focus on my business." Robin chose to close her business. She is presently enrolled in courses to update her computer technology skills and is a spokeswoman on the subject of Identity Theft. She is also an Instructor for the American Red Cross, certified to teach First Aid/CPR and AED for Adults, Children and Infants.



**TRACEY THOMAS**  
*Identity Theft Resource Center*

Tracey Thomas is an identity theft victim turned advocate and activist. Her identity was stolen in 1999 when an administrative assistant in an emergency room where she was a patient stole her health insurance information, which included her name, Social Security number, birth date, and address. For over a year, Tracey's imposter opened up numerous accounts, and accumulated over \$14,000 worth of debt in her name. Tracey spent two frustrating years cleaning up her destroyed finances, tracking down her imposter and having her prosecuted for identity theft. The frustration of her experience led Tracey to begin donating her time to the Identity Theft Resource Center, a non-profit organization dedicated to helping victims clean up the devastation caused by identity theft. In addition to counseling victims, the Center also advises state and federal government on consumer protection laws, writes articles for publication, and does public speaking on the subject of identity theft and other consumer related issues.



**BETH GIVENS**  
*Privacy Rights Clearinghouse*

Beth Givens is founder and director of the Privacy Rights Clearinghouse, a nonprofit consumer information and advocacy program located in San Diego, California, and established in 1992. She developed the Fact Sheet series as author and/or editor. She is author of *The Privacy Rights Handbook: How to Take Control of Your Personal Information* (Avon, 1997) and is co-author with Mari Frank of *Privacy Piracy: A Guide to Protecting Yourself from Identity Theft* (1999). She contributed the encyclopedia entries on identity theft for *World Book Encyclopedia* (2004) and *Encyclopedia of Crime and Punishment* (2002). Givens represents the interests of consumers in public policy proceedings at the state and federal levels. She frequently speaks and conducts workshops on the issue of privacy. Givens has participated in numerous public policy task forces and commissions, and she is often interviewed by the media on consumer privacy issues. Givens holds a master's degree in communications management from the Annenberg School for Communication, University of Southern California. She has a background in library and information services (M.L.S., University of Denver).



**MARI FRANK**  
*Attorney, Author of Identity Theft Survival Kit*

Mari Frank, attorney and privacy consultant, is the creator of The Identity Theft Survival Kit, the audiocassette series Identity Theft Prevention

and Survival, and the author of the books *From Victim to Victor: A Step by Step Guide for Ending the Nightmare of Identity Theft* (2nd Edition, with CD ( Porpoise Press, 2005) and *Safeguard Your Identity: Protect yourself with a Personal Privacy Audit* (Porpoise Press, 2005). Ms. Frank has testified on privacy and identity theft before congressional committees in the California legislature and in the U.S. Senate. In May 1999, she was summoned to the White House to speak on Consumer Privacy and Identity Theft, and the speech was broadcast on CSPAN. In December 2004, Mari's ninety-minute PBS Television seminar, "Identity Theft: Protecting Yourself in the Information Age," aired nationwide and it will air again in March 2005. Both of her new books were featured as gifts for viewers who pledged support for their local PBS stations.



**TONY HADLEY**  
*Vice President of Government Affairs, Experian*

Tony Hadley leads the corporation's Federal and State legislative and political programs relating to consumer reporting, identity theft, direct marketing, e-commerce and privacy. Tony also leads Experian's public policy development efforts with a number of trade groups and alliances. These include the Direct Marketing Association's (DMA) Government Affairs Committee and DMA's Privacy Committee; the Consumer Data Industry Association's (CDIA) government affairs working group; the Technology and Information Committee of the U.S. Chamber of Commerce; and the National Business Coalition on E-commerce and Privacy. Tony previously led the Government Affairs program for the Manufactured Housing Institute, a national trade association, and worked as a press secretary and legislative assistant on Capitol Hill. He has a BA in journalism and a Masters of Public Administration, both from the University of Montana.

## Speakers: LAW ENFORCEMENT PANEL



**MODERATOR**  
**STATE SENATOR CHARLES POOCHIGIAN**  
*Republican – Fresno*

Poochigian has represented California's 14th Senate District since 1998. The District, as reapportioned, now includes all or portions of Fresno, Madera, Mariposa, San Joaquin, Stanislaus, and Tuolumne Counties. He was first elected to the Legislature to represent the 29th Assembly District in 1994. Poochigian serves as the Assistant Republican Leader and as Chair of the Senate Republican Caucus. He is Vice Chair of the Public Safety Committee and serves on the Agriculture, Appropriations, Elections and Reapportionment, and Revenue and Taxation Committees. The Senator also chairs the Select Committee on Central Valley Economic Development.

Poochigian is a third generation resident of the San Joaquin Valley, where his family has farmed since 1918. He received his degree in Business Administration from California State University, Fresno, and his law degree from the University of Santa Clara.



**ROBERT MORGESTER***Deputy Attorney General, Special Crimes*

Morgester specializes in complex trial litigation targeting identity theft and the use of advanced technology to commit crime. He also assists the Sacramento Valley High Technology Crime Task Force and the National Association of Attorney Generals' 24/7 computer crime program. Previously, he was the office's High Technology Crime Prosecution Coordinator, and spent 10 years as a Sacramento County deputy district attorney. Morgester has testified on identity theft before the California Legislature and lectured on identity theft issues throughout the United States. He helped develop identity theft and high technology crime curricula for the American Prosecutors Research Institute, the California Department of Justice, the California District Attorneys Association, P.O.S.T., and the National Association of Attorneys General. Morgester obtained his undergraduate degree at California State University, Sacramento, and his legal education at University of the Pacific, where he was on the law review.

**LT. ROBERT LOZITO***Project Commander, Sacramento Valley Hi-Tech Crimes Task Force*

Lozito is a 24-year veteran of the Sacramento County Sheriff's Department, currently assigned as the Operations Commander for the Sacramento Valley Hi Tech Crimes Task Force, a State grant-funded, multi-agency law enforcement team dedicated to investigate crimes involving high technology. Additionally, he is the Project Director for the Office of Emergency Services' grant-funded Identity Theft Program dedicated to investigating cases involving counterfeit money, false identity cases and fraud cases. Lozito also manages the Federal Internet Crimes Against Children program, funded through a federal grant. Lozito is a graduate of the DEA's Drug Unit Commander Academy as well as the FBI's National Academy.

**JERRY COLEMAN***Assistant District Attorney, San Francisco*

Jerry Coleman has been an Assistant District Attorney for the City and County of San Francisco for over 25 years. A nationally

recognized expert on identity theft, he has prosecuted these crimes, taught victim and financial industry groups on the subject, published frequently with the California District Attorney's Association (CDAA) in this (and other areas), appeared on television (e.g., Jim Lehrer News Hour, CBS MarketWatch), radio, and print (e.g., Boston Globe, Consumer Reports) on the topic, and even been victimized himself three times!. In 2003, he performed a hat trick of making identity theft presentations to all three branches of government: a Judicial training conference, numerous statewide prosecutors' gatherings, and as an expert witness called by the Assembly Banking and Finance Committee. He has also been active with CDAA's legislative efforts in this fast-growing area of crime. His innovative Street Crime Acquisition of Peripherals (SCrAP) Program with the San Francisco DA's office has resulted in convictions and incarceration in 30 of 36 felony identity theft cases (6 are pending) along with forfeiture of over 100 pieces of high tech equipment from the criminals to law enforcement (laptop computers, printers, digital cameras, etc.) .

**EDWARD S. BERBERIAN, JR.***District Attorney, Marin County*

Berberian has worked in the Marin County District Attorney's Office since 1976. During his 28 years in the DA's Office, he tried some of its most complex criminal prosecutions. Among his accomplishments was creating and managing the Northern California Computer Crimes Task Force, which covers nine counties and has working agreements with four additional counties, stretching from the northern rim of the Bay Area to the Oregon border. This group handles the investigation and forensic examination of all types of computer related crime, encompassing cyber terrorism, child exploitation and identity theft. He has received numerous professional and community honors. He received his Bachelor's Degree from the University of Arizona and his Juris Doctorate from the University of San Francisco.

**LAWRENCE BROWN***First Assistant United States Attorney  
United States Attorney's Office - Eastern District  
of California*

Lawrence Brown joined the U.S. Attorney's Office in March 2003 and serves as the First Assistant United States Attorney, the second-ranking official for the U.S. Attorney's Office for the Eastern District of California, under United States Attorney McGregor Scott. The U.S. Attorney's Office prosecutes individuals of various federal crimes and litigates civil defensive and affirmative cases on behalf of the United States government. Brown served as executive director of the California District Attorneys Association from 1996 to March 2003, where he drafted criminal justice legislation and frequently testified before the California Legislature. In 2001, he served as President of the National Association of Prosecutor Coordinators and Board Member of the National District Attorneys Association. He began his career as a Deputy District Attorney with the Ventura County District Attorney's Office in Southern California. In 1993, he received that office's "Felony Prosecutor of the Year" award. He is a 1989 graduate of the University of California, Davis School of law, receiving its Distinguished Alumni Award in 1999.

**JAMES SIBLEY***Deputy District Attorney, Santa Clara County; Project Director,  
Rapid Enforcement Allied Computer Team**JONATHAN FAIRTLOUGH, Deputy District Attorney,  
County of Los Angeles*



## Agenda

9:00 A.M.

REGISTRATION AND CONTINENTAL  
BREAKFAST AT TECHNOLOGY EXPO

10:00 A.M.

WELCOME: STEVE SWATT, *Master of Ceremonies*

10:05 A.M.

OVERVIEW OF IDENTITY THEFT: FRED AGUIAR,  
*Secretary, State and Consumer Services Agency*

10:15 A.M.

KEYNOTE ADDRESS: JAN SCULLY,  
*Sacramento County District Attorney*

10:30 A.M.

BUSINESS PERSPECTIVES

MODERATOR: HOWARD GOULD, CALIFORNIA  
COMMISSIONER OF FINANCIAL INSTITUTIONS

*Businesses describe their strategies for preventing and  
detecting identity theft.*

- // **Ronnie Burns**, Senior Vice President, Director  
of Business Practices, CitiCards North America
- // **Laurel L. Kamen**, Vice President, Government  
and Consumer Affairs, American Express
- // **Gary Reynolds**, Senior Vice President/Director  
of Financial Crime Investigations,  
Wells Fargo Bank
- // **Tom Sullivan**, Director, Merchant Risk  
Council; Director of e-Commerce Risk, Expedia

11:30 A.M.

GOVERNMENT PERSPECTIVES

MODERATOR: SENATOR DEBRA BOWEN

*Government agencies explain how they are  
responding to identity theft.*

- // **Patrick Henning**, Director, Employment  
Development Department
- // **William P. Wood**, Acting Commissioner,  
Department of Corporations
- // **Joanne McNabb**, Chief,  
Office of Privacy Protection
- // **Sylvia Kundig**, Staff Attorney, Western Region,  
Federal Trade Commission

12:30-1:30 P.M.

LUNCH AT TECHNOLOGY EXPO

1:30 P.M.

CONSUMER PERSPECTIVES

MODERATOR: CHARLENE ZETTEL, DIRECTOR, DCA

*This panel will discuss victims' experiences in dealing  
with identity theft.*

- // **Tracey Thomas**, Identity Theft  
Resource Center
- // **Robin Fifield**, Identity theft victim
- // **Beth Givens**, Privacy Rights Clearinghouse
- // **Mari Frank**, Attorney, Author of Identity  
Theft Survival Kit
- // **Tony Hadley**, Vice President,  
Government Affairs, Experian

2:30 P.M.

LAW ENFORCEMENT PERSPECTIVES

MODERATOR: SENATOR CHARLES POOCHIGIAN

*Investigators and prosecutors will explain the  
challenges they face in dealing with identity theft and  
will propose new approaches and solutions.*

- // **Lt. Robert Lozito**, Project Director,  
Sacramento Valley Hi-Tech Crimes Task Force
- // **Edward S. Berberian, Jr.**, District Attorney,  
Marin County, Northern California Computer  
Crimes Task Force
- // **James Sibley**, Deputy District Attorney,  
Santa Clara County; Project Director,  
Rapid Enforcement Allied Computer Team
- // **Lawrence Brown**, First Assistant United States  
Attorney, Eastern District of California
- // **Robert Morgester**, Deputy Attorney General,  
High Technology Crimes
- // **Jerry Coleman**, Assistant District Attorney,  
San Francisco
- // **Jonathan Fairtlough**, Deputy District  
Attorney, County of Los Angeles

4:00 P.M.

TECHNOLOGY EXPO

## Summit Advisory Committee

CHARLENE ZETTEL  
*Department of Consumer Affairs*  
**CHAIR**

JOANNE McNABB  
*Department of Consumer Affairs*  
*Office of Privacy Protection*  
**PROGRAM CHAIR**

SHERRY MEHL  
*Department of Consumer Affairs*

DAVID LABAHN  
*California District Attorneys Association*

MELLONIE YANG  
*California District Attorneys Association*

MAURINE PADDEN  
*California Bankers Association*

JEANNE CAINE  
*California Chamber of Commerce*

BILL DOMBROWSKI  
*California Retailers Association*

SUSAN SHINNEMAN  
*Government Technology Conference*

BARBARA FULTON  
*Government Technology Conference*

J. CLARK KELSO  
*State Chief Information Officer*

KAREN MCGAGIN  
*Victim Compensation &  
Government Claims Board*

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GOVERNMENT CLAIMS BOARD  
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